

Providers began seeing TFL patients

TRICARE For Life began, Oct. 1, and about 1.5 million uniformed services retirees, their family members and survivors, age 65 and older, will receive expanded medical coverage through the Department of Defense health care program. TRICARE For Life will be second payer to Medicare for services and supplies that are benefits under both programs, and the provider does not have to file a TRICARE claim. Combined with the TRICARE Senior Pharmacy Program that was implemented April 1, TRICARE For Life will cover most medical costs not covered by Medicare. There are some health care services that are benefits under either Medicare or TRICARE, but not both. For example, Medicare covers some chiropractic services, whereas TRICARE does not. Conversely, TRICARE covers retail pharmacy prescriptions and Medicare does not. In these circumstances, the beneficiary will remain responsible for the applicable Medicare or TRICARE cost share and deductible. For those TRICARE For Life users who have other health insurance, such as an employer-sponsored health plan, TRICARE will pay after the other health insurance and Medicare. "The DoD worked with Medicare to integrate our payment systems, so that the TRICARE payment is done so seamlessly that the individual is hardly aware of it," said J. Jarrett Clinton, M.D., the DoD's Acting Assistant Secretary of Defense for Health Affairs. Most Medicare-eligible beneficiaries of the uniformed services will no longer need an individual medigap policy, he added. No TRICARE For Life beneficiary card is necessary to receive care, and no enrollment is required. However, to be eligible for the expanded TRICARE coverage, uniformed services retirees, eligible family members and survivors, age 65 and over, need to be registered in the Defense Enrollment Eligibility Reporting System (DEERS). They also must have Medicare Part A, and be enrolled in Part B. Anyone with questions about TRICARE For Life should call TRICARE's toll-free number, 1-888-DOD-LIFE (1-888-363-5433). This number is available as follows: **Monday through Friday from 8a.m. to 11p.m. Saturday, 9am to 8p.m. and Sunday from 10a.m. to 5.30p.m.**

Details about the TRICARE For Life program recently were mailed regionally by TRICARE managed care support contractors to eligible beneficiaries, using addresses from DEERS.

Many age 65 and over beneficiaries already are taking advantage of the TRICARE Senior Pharmacy Program, which started April 1. Eligible uniformed services retirees, their family members and survivors receive comprehensive prescription drug coverage with minimal co-payments through its National Mail Order Pharmacy Program, or through TRICARE network and non-network retail pharmacies. Co-payment amounts may be higher if beneficiaries choose non-network pharmacies. They may also continue using military treatment facility pharmacies, which require no co-payments.

To learn more about the TRICARE Senior Pharmacy Program, call 1-877-DOD-MEDS (1-877-363-6337) toll-free.

Additional information and updates about TRICARE For Life are posted on the TRICARE Web site at <http://www.tricare.osd.mil/ndaa>.

SOURCE: www.afpc.randolph.af.mil